

Ad hoc announcement pursuant to Art. 53 LR

Net profit of CHF 184.6 million¹ and NNA² of CHF 5.7 billion in 1H26 (6.2% growth rate)

Zurich, 22 July 2026

- Assets under Management² totalled CHF 196.3 billion at end-June 2026, an increase of 21% year on year and of 6.2% compared to end-2025, mainly driven by strong net new asset inflows
- Assets under Management now exceed CHF 200 billion after the successful closing of the Quilvest acquisition on 21 July 2026
- Net new assets totalled CHF 5.7 billion in 1H26, corresponding to an annualised growth rate of 6.2%, exceeding EFG's target range of 4-6%
- 39 Client Relationship Officers (CROs) hired in 1H26, with an additional 33 signed or having received offers at end-June 2026
- Net profit was CHF 184.6 million in 1H26, up 5% and 13%, respectively, from 1H25 and 2H25, excluding exceptional items³ recorded in 2025
- Operating income was CHF 856.5 million 1H26, up 7% compared to 1H25 (excluding insurance recovery), driven by strong net commission income growth of 20%
- Revenue margin of 91 basis points in 1H26, compared to 93 basis points in 2H25 and 97 basis points (excluding insurance recovery) in 1H25; revenue margin was supported by improving commission margin and now fully reflects lower interest rate environment
- Cost/income ratio improved to 71.5% in 1H26 from 73.1% in 2H25 and was in line with 1H25 (excluding the contribution from insurance recovery)
- Return on tangible equity of 22.4% in 1H26, above EFG's 2028 target of 20%
- Strong capital generation in 1H26, with a CET1 Ratio of 15.0%, up 100 basis points since end-2025, Total Capital Ratio of 18.3% and Liquidity Coverage Ratio of 267%

Giorgio Pradelli, CEO of EFG International:

"Our strong results in the first half of 2026 show that we entered our new strategic cycle with positive momentum, delivering against the goals we outlined at our Investor Day in November 2025. Our AuM have increased by more than 20% year on year, driven by continued organic growth and successful acquisitions. With our asset base having reached an all-time high of more than CHF 200 billion, we are well positioned for the future.

We have now been generating NNA inflows for 15 consecutive half-year periods, demonstrating our clients' trust in EFG and the quality of our offering. We continued to translate this growth into profitability. We generated a return on tangible equity of more than 22%, an improved cost/income ratio and resilient margins, leading to a strong net profit in the first half of 2026.

We are confident in our ability to carry this momentum forward, to consistently deliver sustainable and profitable growth for the benefit of all our stakeholders and to achieve our ambitious targets for 2028."

Overview of key figures for first-half 2026

	1H 2026	2H 2025	1H 2025
Net new assets and Assets under Management			
Assets under Management, in CHF billion	196.3	185.0	162.3
Assets under Administration, in CHF billion	27.3	28.3	27.0
Net new assets, in CHF billion	5.7	5.9	5.4
Annualised net new assets growth rate, in %	6.2	7.3	6.5
Revenue margin, in bps	91	93	104
Income statement			
Operating income, in CHF million	856.5	815.1	853.9
Operating expenses, in CHF million	619.4	602.3	573.6
Operating profit, in CHF million	237.1	212.8	280.3
Net profit, in CHF million	184.6	104.0	221.2
Cost/income ratio, in %	71.5	73.1	66.7
Earnings per share, in CHF	0.58	0.32	0.71
Return on tangible equity, in %	22.4	11.8	24.4
Balance sheet and capital			
Total assets, in CHF billion	43.1	39.4	37.6
Regulatory equity, in CHF billion	1.9	1.8	2.0
Total capital ratio, in %	18.3	17.3	20.6
CET1 capital ratio, in %	15.0	14.0	17.1
Employees			
Number of full-time employees (FTE)	3,299	3,225	3,068
Client Relationship Officers (Headcount)	771	763	694

Continued growth momentum above target range and strong hiring pipeline

EFG attracted net new assets of CHF 5.7 billion in the first half of 2026, corresponding to an annualised growth rate of 6.2%. This marks the fifteenth consecutive half-year period of NNA inflows and was delivered against an increasing asset base.

All business regions generated positive NNA in the first half of 2026, with a particularly strong contribution from Continental Europe & Middle East (CHF 2.3 billion) and Asia Pacific (CHF 2.2 billion), while the Americas (CHF 0.2 billion) and the UK (CHF 0.1 billion) saw slower growth driven by certain specific outflows.

Revenue-generating AuM totalled CHF 196.3 billion at end-June 2026, up 21% year on year and up 6.2% compared to end-2025. The increase during the first half of 2026 was mainly driven by strong organic net new asset generation, with additional tailwinds from favourable market performance and positive currency effects.

Complementing EFG's organic growth, the acquisitions of Cité Gestion in Switzerland and Investment Services Group (ISG) in New Zealand also contributed significantly to this increase in AuM in the last twelve months, adding CHF 11.7 billion to the Group's asset base. Furthermore, EFG announced the acquisition of the Swiss private bank Quilvest in January 2026. Following the closing of this transaction on 21 July, EFG's total AuM now exceed CHF 200 billion.

New CROs who joined EFG in the last three years contributed 46% of NNA in the first half of 2026. The Group has continued building its strong talent pipeline, with 39 CROs joining EFG in the first six months of the year, while a further 33 signed or have received offers as of end-June 2026. This

compares with EFG's ambition to hire an average of 50-70 CROs per year. By end-June 2026, EFG's total number of CROs worldwide increased to 771.

Average AuM per CRO continued growing in the first half of 2026. AuM per CRO increased to CHF 360 million (excluding Shaw and Partners and ISG, which don't offer the same range of banking services).

Consistent profit growth driven by resilient margins

In the first half of 2026, EFG's operating income was CHF 856.5 million, an increase of 7% compared to the first half of 2025 (excluding the effect from insurance recovery in 2025).

Average revenue-generating AuM totalled CHF 188.5 billion in the first half of 2026 (1H25: CHF 164.5 billion, 2H25: 175.2). Based on this strong asset base, EFG's revenue margin was resilient at 91 basis points despite the bottoming out of interest rates in the period. This compares to 97 basis points in the first half of 2025 (104 basis points including insurance recovery) and 93 basis points in the second half of 2025.

Interest-related income, which includes net interest income and income from treasury swap activities, increased by 4% year on year to CHF 261.6 million. At the same time, the revenue margin of interest-related revenues decreased from 31 basis points in 1H25 to 28 basis points in 1H26, as reference interest rates in all currencies adjusted downwards.

Net banking fee and commission income rose by 20% year on year to CHF 433.7 million in 1H26, supported by expanding margins on increased average revenue-generating assets, including a strong contribution from EFG's recent acquisitions. The commission margin was up by 2 basis points year on year, reaching 46 basis points in the first half of 2026, supported by strong client activity.

Net other income declined by 7% year on year to CHF 287.7 million in the first half of 2026. Excluding the exceptional gain from insurance recovery recorded in the first half of 2025, net other income was up 12.8%, driven mainly by a higher contribution from treasury swap activity (CHF 126.5 million vs CHF 68.9 million in 1H25) and increased activity in the forex and metals business.

The life insurance portfolio contributed 1 basis point to the revenue margin in the period. This compares to a contribution of 2 basis points in 1H25. Life insurance revenue in 1H26 included a gain from the conclusion of the last of four litigation cases of the life insurance portfolio in which EFG had brought claims⁴. Contribution from the life insurance portfolio was negative in May and June 2026.

Operating expenses were CHF 619.4 million, up 8% compared to 1H25, reflecting the addition of Cité Gestion and ISG, with personnel costs (CHF 458.5 million) and other expenses (CHF 160.9 million) both up 8% compared to 1H25. Excluding the acquisitions of Cité Gestion and ISG, costs remained flat compared to the prior-year period.

EFG's cost/income ratio was 71.5% in the first half of 2026, compared to 71.2% in the first half of 2025 (excluding the contribution from insurance recovery). The ratio improved by 1.6 percentage points from 73.1% in the second half of 2025, as EFG continues to focus on improving its efficiency by maintaining a strict cost management approach. The cost/income ratio was adversely impacted from the two acquisitions that closed in 2025. Revenue and cost synergies are expected to materialise fully after mid-2027, when all IT systems are scheduled to be fully integrated.

EFG generated an operating profit of CHF 237.1 million, an increase of 5% year on year, while IFRS net profit rose to CHF 184.6 million, up 5% (both excluding the 2025 insurance gain). Including the one-off gain from insurance recovery, operating profit was down 15% year on year and net profit declined 17% year on year in the first half of 2026.

EFG's return on tangible equity was 22.4%, exceeding EFG's target of 20% and up from 18.2% for the full year 2025.

Continued progress on de-risking

In the first half of 2026, the Group successfully concluded the last of four litigation cases related to the life insurance portfolio for which it had brought claims⁴. The resulting gain contributed positively to EFG's net profit in the period.

Strong organic capital generation and liquidity position

EFG's Common Equity Tier 1 ratio was up 100 basis points, reaching 15.0% at end-June 2026, compared to 14.0%⁵ at end-2025. EFG's Total Capital Ratio was 18.3% at end-June 2026, compared to 17.3%⁵ at end-2025.

The gross capital generation was 2.3% percentage points before dividend accruals (-1.1% percentage points) and the optimisation of risk-weighted assets (+0.2% percentage points).

The Liquidity Coverage Ratio was 267% at end-June 2026, compared to 270% at end-2025.

M&A update

EFG closed the acquisition of the Zurich-based pure-play private bank Quilvest on 21 July 2026, six months after the transaction was first announced. The addition of Quilvest brings EFG's AuM to over CHF 200 billion.

UHNW and HNW clients account for more than 90% of Quilvest's total AuM of approximately CHF 4 billion. This acquisition further strengthens EFG's footprint in Switzerland, as well as in two key growth markets, Latin America and the Middle East.

EFG plans to merge Quilvest Switzerland into EFG Bank by end-2026, adding Quilvest's investment expertise, products and experience in serving UHNW and HNW families and entrepreneurs across different regions to EFG's own comprehensive offering.

Building on the three successful acquisitions announced since the beginning of 2025 and supported by strong organic capital generation, EFG is continuously evaluating potential targets to supplement its focus on organic growth.

Outlook and priorities

The first half of 2026 was marked by a highly dynamic operating environment. Geopolitics and especially the conflict in the Middle East dominated the narrative and global markets. The disruption to the shipping through the Strait of Hormuz triggered significant volatility across global markets, with heightened energy prices and investor uncertainty.

As a consequence of this, there has been a reassessment of the path of interest rates, now shifting towards policy tightening. For the financial sector, this means that the pressure on net interest margin is easing and we now expect margins to stabilize.

Starting from record Assets under Management of more than CHF 200 billion and considering the limited headwinds on margins, we expect to increase operating leverage and deliver strong performance.

We will stay fully focused on the disciplined execution of our strategy and we are confident that we can achieve the ambitious targets that we set in our 2026-2028 strategic plan.

Financial calendar

24 November 2026: 10-month trading update

17 February 2027: Full-year results 2026

24 March 2027: Annual General Meeting 2027

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About EFG International

EFG International is a global private banking group offering private banking and asset management services and is headquartered in Zurich. EFG International's group of private banking businesses operates in over 40 locations worldwide. Its registered shares (EFGN) are listed on the SIX Swiss Exchange.

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¹ All financial figures in this media release are unaudited.

² **Alternative performance measures and Reconciliations:** This media release and other communications to investors contain certain financial measures of historical and future performance and financial position that are not defined or specified by IFRS, such as "net new assets", "Assets under Management", "operating profit", "cost/income ratio", "liquidity coverage ratio", "loan/deposit ratio". These alternative performance measures (APMs) should be regarded as complementary information to, and not as a substitute for the IFRS performance measures. The definitions of APM used in this media release and other communications to investors, together with reconciliations to the most directly reconcilable IFRS line items, are provided in the "Alternative performance measures" section in the Half-year Report 2026 available at efginternational.com/half-year-report-2026.

³ Exceptional items recorded in 2025 include a legal provision of CHF 59.5 million, recorded in 2H25 for a previously disclosed legacy matter, and a one-off gain of CHF 45.4 million from insurance recovery, recorded in 1H25.

⁴ For further details see p. 44 of EFG International's Full-year 2025 results presentation.

⁵ For details please refer to EFG International's Basel III Pillar 3 disclosures for 31 December 2025, sections 2.1 and 2.2..

Presentation of half-year 2026 results

Wednesday, 22 July 2026, at 09.30 CEST

Webcast presentation

EFG's half-year 2026 results will be presented by Giorgio Pradelli, Chief Executive Officer, and Dimitris Politis, Chief Financial Officer & Deputy Chief Executive Officer.

You can join the webcast presentation using the below details or dial into the telephone conference.

Webcast

A live webcast of the results presentation will be available [online](#).

Dial-in details

Switzerland / Europe: + 41 (0) 58 310 50 00

UK: + 44 (0) 203 059 58 63

Reference: EFG International half-year 2026 results

You may also dial in via HD Web Phone using [this link](#).

Please dial in to the telephone conference 15 minutes before the start of the presentation and ask for "EFG International half-year 2026 results".

Presentation slides and media release:

The half-year results presentation 2026 and media release will be available from 07.00 CEST on Wednesday, 22 July 2026, at: www.efginternational.com/Investors/financial-results.html

Financials

Key figures as at 30 June 2026 (unaudited)

in CHF millions	30 June 2026	31 December 2025	30 June 2025	Changes vs 31 December 2025	Changes vs 30 June 2025
Revenue-Generating assets under Management (AUM)	196,289	184,968	162,320	6.1%	20.9%
Assets under Administration (AUA)	27,317	28,315	26,991	-3.5%	1.2%
Number of Client Relationship Officers	771	763	694	8	77
Number of Employees (FTEs)	3,299	3,225	3,068	74	231

Consolidated Income Statement for the year ended 30 June 2026 (unaudited)

	Half-year ended 30 June 2026	Half-year ended 31 December 2025	Half-year ended 30 June 2025	Changes vs 2H 2025	Changes vs 1H 2025
Interest and discount income	522.7	565.8	602.8	(43.1)	(80.1)
Interest expense	(387.6)	(421.9)	(420.8)	34.3	33.2
Net interest income	135.1	143.9	182.0	(8.8)	(46.9)
Banking fee and commission income	527.7	508.7	446.3	19.0	81.4
Banking fee and commission expense	(94.0)	(89.1)	(83.9)	(4.9)	(10.1)
Net banking fee and commission income	433.7	419.6	362.4	14.1	71.3
Dividend income	2.6		2.3	2.6	0.3
Income from foreign exchange activities	247.4	224.2	181.6	23.2	65.8
Fair value gains less losses on financial instruments measured at fair value	31.1	24.6	63.4	6.5	(32.3)
Gains less losses on disposal of investment securities	0.7	0.3	1.1	0.4	(0.4)
Other operating income/(expense)	5.9	2.5	61.1	3.4	(55.2)
Net other income	287.7	251.6	309.5	36.1	(21.8)
Operating income	856.5	815.1	853.9	41.4	2.6
Operating expenses	(619.4)	(602.3)	(573.6)	(17.1)	(45.8)
Operating profit	237.1	212.8	280.3	24.3	(43.2)
Impairment of tangible and intangible assets	(1.8)	(1.2)		(0.6)	(1.8)
Provisions	0.6	(81.9)	(4.6)	82.5	5.2
Loss allowances expense	(5.5)	(5.1)	(5.6)	(0.4)	0.1
Profit before tax	230.4	124.6	270.1	105.8	(39.7)
Income tax expense	(45.6)	(20.4)	(48.9)	(25.2)	3.3
Net profit for the period	184.8	104.2	221.2	80.6	(36.4)
Net profit attributable to non-controlling interests	(0.2)	(0.2)			(0.2)
Net profit attributable to equity holders of the Group	184.6	104.0	221.2	80.6	(36.6)

Consolidated Balance Sheet as at 30 June 2026 (unaudited)

	30 June 2026 CHF millions	31 December 2025 CHF millions	Variation %
Assets			
Cash and balances with central banks	7,085.7	5,042.9	41%
Treasury bills and other eligible bills	3,122.9	1,908.3	64%
Due from other banks	2,121.0	2,212.7	-4%
Derivative financial instruments	1,148.1	981.9	17%
Financial assets at fair value through profit and loss	975.1	1,067.9	-9%
Investment securities	6,468.8	6,937.2	-7%
Loans and advances to customers	20,514.5	19,408.2	6%
Property, plant and equipment	311.7	342.8	-9%
Intangible assets	333.1	333.4	-0%
Deferred income tax assets	15.8	17.9	-12%
Other assets	983.2	1,141.2	-14%
Total assets	43,079.9	39,394.4	9%
Liabilities			
Due to other banks	1,086.5	743.1	46%
Due to customers	34,186.2	31,792.1	8%
Derivative financial instruments	1,014.4	928.5	9%
Financial liabilities at fair value through profit and loss	70.2	94.6	-26%
Structured products issued at amortised cost	1,873.8	1,639.6	14%
Debt issued at amortised cost	1,568.5	841.5	86%
Current income tax liabilities	45.6	28.3	61%
Deferred income tax liabilities	44.9	44.3	1%
Provisions	303.8	303.8	0%
Other liabilities	516.4	589.2	-12%
Total liabilities	40,710.3	37,005.0	10%
Equity			
Share capital	153.3	149.1	3%
Share premium	1,936.5	1,827.3	6%
Other reserves	(58.3)	(16.5)	253%
Retained earnings	(16.1)	75.5	-121%
Total shareholders' equity	2,015.4	2,035.4	-1%
Additional equity components	351.0	351.0	0%
Non-controlling interests	3.2	3.0	7%
Total equity	2,369.6	2,389.4	-1%
Total equity and liabilities	43,079.9	39,394.4	9%

Important Disclaimer

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